

STATE OF MAINE
WORKERS' COMPENSATION BOARD

ABUSE INVESTIGATION UNIT
AIU#

STATE OF MAINE
WORKERS' COMPENSATION BOARD

v.

THE ST. PAUL COMPANIES

CONSENT DECREE

NOW COME the parties and agree as follows:

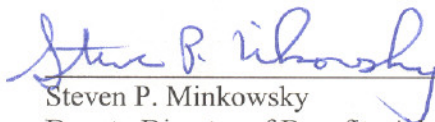
1. Kevin Kelley alleged an April 26, 2001 work-related injury while employed at Family Tree Landscaping.
2. That Kevin Kelley gave notice of incapacity from work for his alleged injury on April 27, 2001.
3. That Kevin Kelley was compensated for his alleged period of incapacity on July 13, 2001.
4. That the payment to Kevin Kelley was made seventy-seven (77) days after his notice of a claim for incapacity.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Kevin Kelley's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), The St. Paul Companies shall be assessed a penalty of \$1,500.00 payable to Kevin Kelley.

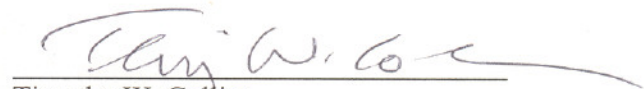
Dated: July 16, 2004


Jon Brynga
The St. Paul Companies

Dated: July 21, 2004


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7/20/04


Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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THE ST. PAUL COMPANIES

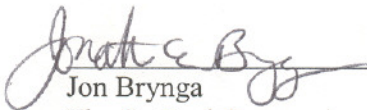
CONSENT DECREE

NOW COME the parties and agree as follows:


1. Truc Ha alleged a July 30, 2001 work-related injury while employed at MBNA Corporation.
2. That Truc Ha initially received salary continuation for her alleged injury.
3. That subsequent payments were made to Truc Ha pursuant to 39-A M.R.S.A. §205(2).
4. That the subsequent incapacity payment due on October 16, 2001 was paid by check on December 6, 2001.
5. That the payment due on October 16, 2001 was paid fifty-one (51) days late.
6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,050.00 is warranted.
7. That nothing in this agreement shall be construed as a waiver of Truc Ha's right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), The St. Paul Companies shall be assessed a penalty of \$1,050.00 payable to Truc Ha.

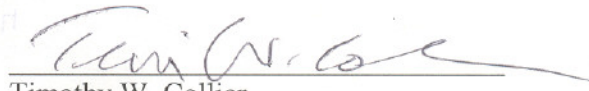
Dated: July 16, 2004


Jon Brynga
The St. Paul Companies

Dated: July 21, 2004


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7/20/04


Timothy W. Collier
Supervisor of the Abuse Investigation Unit
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v.

~~WAUSAU INSURANCE COMPANY~~
The St. Paul Companies
CONSENT DECREE

NOW COME the parties and agree as follows:

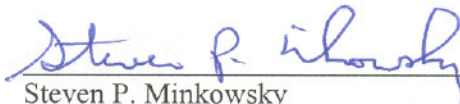
1. That Matt Lavallee alleged an August 3, 2001 work-related injury while employed at MBNA Corporation.
2. That Matt Lavallee initially received salary continuation for his alleged injury.
3. That subsequent payments were made to Matt Lavallee pursuant to 39-A M.R.S.A. §205(2).
4. That the subsequent incapacity payment due on August 24, 2001 was paid by check on October 23, 2001.
5. That the payment due on August 24, 2001 was paid sixty (60) days late.
6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
7. That nothing in this agreement shall be construed as a waiver of Matt Lavallee's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), The St. Paul Companies shall be assessed a penalty of \$1,500.00 payable to Matt Lavallee.


Dated: July 16, 2004


Jon Bryngard
The St. Paul Companies

Dated: July 21, 2004


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7/20/04


Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD**

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v.

THE ST. PAUL COMPANIES

CONSENT DECREE

NOW COME the parties and agree as follows:

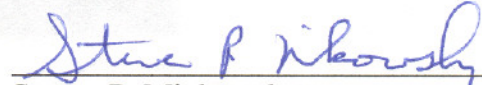
1. That The St. Paul Companies has engaged in patterns of questionable claims-handling techniques in violation of Section 359(2) by failing:
 - (a) to file First Reports of Injury, Wage Statements, Schedule of Dependent(s) and Filing Status Statements, Memorandum of Payment forms, and Statement of Compensation Paid forms in a timely manner;
 - (b) to have complete or available claim files during the on-site examination;
 - (c) to properly code penalties;
 - (d) to timely report lost time claims; and
 - (e) to process non-compensable lost time claims.
2. That the patterns of questionable claims-handling techniques were identified during an audit of files from calendar year 2001.
3. That the St. Paul Companies cooperated with the Board's Auditors during the course of the audit.
4. That, as a result of the audit, The St. Paul Companies requested and agreed to pay for training of its personnel by the Monitoring, Audit and Enforcement staff.
5. That no formal hearing is required because of this Consent Decree.
6. That these findings are certified to the Bureau of Insurance pursuant to 39-A M.R.S.A. §359(2).

WHEREFORE, pursuant to 39-A M.R.S.A. §359(2), a civil forfeiture of \$7,000.00 shall be paid to the Maine Workers' Compensation Board for engaging in patterns of questionable claims-handling techniques.


Dated: July 16, 2004


Jon Brynga
The St. Paul Companies

Dated: July 21, 2004


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7/20/04


Timothy W. Collier
Supervisor of the Abuse Investigation Unit
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CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms were required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

Employee	Date of Injury	Forms Filed Late
Carroll Adams	January 8, 2001	WCB-2A, Schedule of Dependents and Filing Status Statement
Gregory Charest	July 10, 2001	WCB-1, Employer's First Report or Occupational Injury or Disease
Paul Dehetre	October 20, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status Statement WCB-11, Statement of Compensation Paid
Joseph Dyer	June 13, 2001	WCB-1, Employer's First Report or Occupational Injury or Disease
Truc T. Ha	July 30, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status Statement WCB-11, Statement of Compensation Paid
Chris Herrick	May 9, 2001	WCB-1, Employer's First Report or Occupational Injury or Disease
Kevin Kelley	April 26, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid

Matt W. Lavallee	August 3, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Carolyn E. Lippincott	January 19, 2001	WCB-11, Statement of Compensation Paid
Robert Merrill	August 31, 2001	WCB-1, Employer's First Report or Occupational Injury or Disease
Richard Morrow	December 13, 2001	WCB-1, Employer's First Report or Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Norman C. Pachloski	November 16, 2001	WCB-1, Employer's First Report or Occupational Injury or Disease

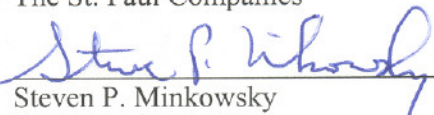
2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms represents twenty-six (26) separate violations of 39-A M.R.S.A. §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing twenty-six (26) violations for a total penalty of \$2,600.00.

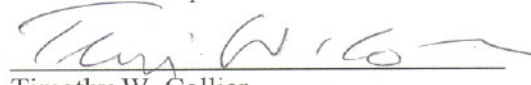
Dated: July 16, 2004


Jon Brynga
The St. Paul Companies

Dated: July 21, 2004


Steven P. Minkowsky
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